

**Information to identify the case:**

Debtor 1	<u>Joseph Germano III</u>	Social Security number or ITIN	xxx-xx-3263
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10474-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Germano III

4/6/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph Germano, III  
Debtor

Case No. 17-10474-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 06, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph Germano, III, 424 Holly Drive, Atco, NJ 08004-2002
lm	+ NationstarRobertson, Anschutz & Schneid, PL, 6409 Congress Avenue , Suite 100, Boca Raton, FL 33487-2853
516605090	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
516586195	+ Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
516601285	+ Bank of America NA, Prober & Raphael, 20750 Ventura Blvd Ste 100, Woodland Hills, CA 91364-6207
516611478	+ Columbia Bank, P.O. Box 426, Fair Lawn, NJ 07410-0426
517960209	+ Columbia Bank, Walsh Pizzi O'Reilly Falanga LLP, One Riverfront Plaza, 1037 Raymond Blvd., 6th Floor, Newark, NJ 07102-5423
516770263	+ Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Avenue, Suite 560, Fort Lee, NJ 07024-4913
516608805	+ Harwood Lloyd, 130 Main Street, Hackensack, NJ 07601-7152
516608806	IRS, US Dept of the Treasury, Philadelphia PA 19100
516586204	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
517368767	+ Terri L. Germano, 424 Holly Drive, Atco, NJ 08004-2002
516586218	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 06 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 06 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 06 2022 20:29:00	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suit # 100, Boca Raton, FL 33487-2853
517570339	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 06 2022 20:29:00	United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
516586195	+ Email/Text: bncnotifications@pheaa.org	Apr 06 2022 20:29:00	Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
516762477	EDI: AIS.COM	Apr 07 2022 02:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516819455	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 06 2022 20:29:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
516586196	+ EDI: BANKAMER.COM	Apr 07 2022 02:28:00	Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
516810713	EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Capital One, N.A., PO Box 71083, Charlotte, NC

District/off: 0312-1

User: admin

Page 2 of 3

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516586199	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 06 2022 20:29:00	28272-1083 Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
516586201	EDI: DISCOVER.COM	Apr 07 2022 02:33:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516646073	+ EDI: IRS.COM	Apr 07 2022 02:33:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
516586200	+ EDI: DISCOVER.COM	Apr 07 2022 02:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516586202	EDI: ECMC.COM	Apr 07 2022 02:33:00	Ecmc, 1 Imation Place, Bldg 2, Oakdale, MN 55128
516702919	EDI: ECMC.COM	Apr 07 2022 02:33:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
516586205	Email/Text: camanagement@mtb.com	Apr 06 2022 20:29:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
516748411	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 06 2022 20:29:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516586207	Email/Text: nsm_bk_notices@mrcooper.com	Apr 06 2022 20:29:00	Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067
518128250	Email/Text: nsm_bk_notices@mrcooper.com	Apr 06 2022 20:29:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261
516662033	EDI: NAVIENTFKASMSERV.COM	Apr 07 2022 02:33:00	NAVIENT PC TRUST, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
516747821	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 06 2022 20:29:00	Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094
516586206	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 06 2022 20:29:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516586209	+ EDI: NAVIENTFKASMSERV.COM	Apr 07 2022 02:33:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586213	+ Email/PDF: pa_dc_claims@navient.com	Apr 06 2022 20:34:25	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
516586208	+ EDI: NAVIENTFKASMSERV.COM	Apr 07 2022 02:33:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586214	+ EDI: NAVIENTFKASMSERV.COM	Apr 07 2022 02:33:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516657511	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516586194		Aes/national Collegiat
516586198		Cap One Na
cr	*+	Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Ave., Ste. 560, Fort Lee, NJ 07024-4913
516586197	*+	Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
516586203	*++++	ECMC, 3505 HIGHPOINT DR N, OAKDALE MN 55128-7577, address filed with court:, Ecmc, 1 Imation Pl, Oakdale, MN 55128
516608807	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS Centralized Insolvency Operation, PO Box 21126, Philadelphia PA 19114-1326

District/off: 0312-1

User: admin

Page 3 of 3

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516662034	*	NAVIENT PC TRUST, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
516586210	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586211	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586212	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586215	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516586216	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516586217	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:**

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Joseph Germano III aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Christopher M. Hemrick	on behalf of Creditor Columbia Bank chemrick@walsh.law mvargas@walsh.law;sfalanga@walsh.law;cmaker@walsh.law
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Justin Plean	on behalf of Creditor Nationstar Mortgage LLC jplean@raslg.com bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Justin Plean	on behalf of Loss Mitigation NationstarRobertson Anschutz & Schneid, PL jplean@raslg.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr.	on behalf of Creditor BANK OF AMERICA N.A. email@warrensjones.com, r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 12